IAPD Report

James Nathaniel Wilkerson

CRD# 5407420

IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page http://www.nasaa.org/IAPD/IARReports.cfm

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association http://www.nasaa.org

Report Summary

James Nathaniel Wilkerson (CRD# 5407420)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/24/2026**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	16164	TAMPA, FL	01/06/2012 - 04/24/2026
IA	INVESTMENT ADVISORS INTERNATIONAL, INC.	139233	LAKELAND, FL	12/10/2010 - 01/06/2012

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Judgment/Lien	1

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.

This individual is not currently registered as an Investment Adviser Representative.

Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

No information reported.

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	01/06/2012 - 04/24/2026	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	TAMPA, FL
IA	12/10/2010 - 01/06/2012	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	LAKELAND, FL

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2025 - Present	HEARTLAND INSTITUTE OF FINANCIAL EDUCATION	CERTIFIED FINANCIAL EDUCATOR	Y	GREENWOOD VILLAGE, CO, United States
07/2025 - Present	NETLAW	REFERRAL REP	Y	LOUISVILLE, KY, United States
12/2024 - Present	EL BETHEL CHURCH BOARD	BOARD MEMBER	Y	TAMPA, FL, United States
09/2024 - Present	MOSS POINT HIGH SCHOOL ALUMNI ASSOCIATION, INC	DIRECTOR	Y	MOSS POINT, MS, United States
06/2024 - Present	ALL NEEDS COMMUNITY DEVELOPMENT CORPORATION INC	BOARD DIRECTOR	Y	TAMPA, FL, United States
03/2022 - Present	SOUTHSIDE FALLS HOA	BOARD MEMBER	Y	APOLLO BEACH, FL, United States
02/2022 - Present	Pinnacle Financial Services	Medicare Rep	Y	Warminster, PA, United States
01/2016 - Present	WealthWave	None	Y	JOHNS CREEK, GA, United States
10/2014 - Present	REACHUP, INC.	BOARD MEMBER	Y	TAMPA, FL, United States
01/2012 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	REGISTERED REP/INVESTMENT ADVISOR REP.	Y	TAMPA, FL, United States
01/2008 - Present	HEDIDIT LLC	PART OWNER	Y	TAMPA, FL, United States
05/2006 - Present	WFGIA	ASSOCIATE	Y	TAMPA, FL, United States
07/2021 - 03/2022	MPower America	Independent Agent	Y	Henderson, NV, United States

Registration & Employment History

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

Sales of Insurance products, part-time or full-time, for companies affiliated with Transamerica Financial Advisors (TFA).

WealthWaveJOHNS CREEKGeorgiaUnited StatesYesNone 01/2016PRESENT

REACHUP, INC.; NOT INVESTMENT RELATED; 2902 N. ARMENIA AVE, STE 100, TAMPA FL 33607; ACHIEVE EQUALITY IN HEALTHCARE AND POSITIVE HEALTH FOR FAMILIES; BOARD MEMBER; 10/2014; 5 HRS/MONTH; ENSURE THAT THE ORGANIZATION DOES THE BEST WORK POSSIBLE IN PURSUIT OF ITS GOALS

HEDIDIT LLC/NO//PART OWNER/7/2007/TAMPA FL 33614//THIS ACTIVITY IS WHERE THE INDIVIDUAL WAS BUYING HOMES AND SELLING THE CONTRACT ONLY

SOUTHSIDE FALLS HOA / INVESTMENT RELATED - NO / 5831 CASCADE FALLS DRIVE, APOLLO BEACH FL 33572 / BOARD MEMBER - SERVE AS A REPRESENTATIVE FOR THE RESIDENTS IN THE COMMUNITY REGARDING QUALITY OF LIFE WITH THE COMMUNITY / HOURS PER MONTH: 45 / HOURS DURING SECURITIES TRADING HOURS: 0 / APPROVED WITH RESTRICTIONS

Pinnacle Financial Services Investment \\ Investment Related: no. \\ Business Address: 65 W. Street Rd, Suite A-101, Warminster, PA. 18974 \\ Nature: Medicare Insurance Plans || Position: Rep \\ Hours: 20 per month \\ Securities hours: 0 \\ Description: Assist Medicare eligible individuals with plan selection and enrollment.

ALL NEEDS COMMUNITY DEVELOPMENT CORPORATION INC \ POSITION: BOARD DIRECTOR NATURE: Social Support Resources INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 06/07/2024 ADDRESS: 2121 SOUTH 78TH ST, TAMPA FL 33619-5910 \ DESCRIPTION: WILL SERVE AS A DIRECTOR ON THE BOARD, AND THOSE DUTIES WILL BE ONLY AS REQUIRED WHEN BOARD OVERSIGHT IS NEEDED.

MOSS POINT HIGH SCHOOL ALUMNI ASSOCIATION, INC POSITION: DIRECTOR NATURE: BOARD MEMBER SUPPORTING EDUCATIONAL INITIATIVES INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 09/09/2024 ADDRESS: MOSS POINT HIGH SCHOOL ALUMNI ASSOCIATION, PO BOX9105, MOSS POINT MS 39563, United States DESCRIPTION: REVIEW INFO ON EDUCATIONAL INITIATIVES AND VOTE ON PROPOSAL ASSOCIATED WITH THEIR IMPLEMENTATION. WITH VIRTUAL MEETINGS MONTHLY FOR 90MINS AFTER NORMAL WORKING HOURS.

EL BETHEL CHURCH BOARD
POSITION: BOARD MEMBER NATURE: CHURCH BOARD INVESTMENT RELATED: No NUMBER OF HOURS: 1
SECURITIES TRADING HOURS: 0 START DATE: 12/14/2024
ADDRESS: 2121 S 78TH ST, TAMPA FL 33619, United States
DESCRIPTION: ONLY WHEN NECESSARY TO DISCUSS BUSINESS DECISIONS REGARDING CHURCH OPERATIONS MAYBE AN HOUR A MONTH.

NETLAW
POSITION: REFERRAL REP NATURE: TRUSTS & WILLS INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 07/30/2025
ADDRESS: 12910 SHELBYVILLE RD, LOUISVILLE KY 40243, United States
DESCRIPTION: AS CLIENTS REQUST ASSISTANCE WITH WILLS AND TRUSTS.

HEARTLAND INSTITUTE OF FINANCIAL EDUCATION
POSITION: CERTIFIED FINANCIAL EDUCATOR NATURE: FINANCIAL EDUCATION INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 08/01/2025

Registration & Employment History

OTHER BUSINESS ACTIVITIES

ADDRESS: 8301 E PRENTICE AVE, SUITE 312, GREENWOOD VILLAGE CO 80111, United States
DESCRIPTION: I PROMOTE AND PROVIDE FINANCIAL EDUCATION COURSES TO BUSINESSES AND EMPLOYER GROUPS AS A HEARTLAND CFED.

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated, settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Judgment/Lien	1

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	GE MONEY BANK
Judgment/Lien Amount:	$4,228.23
Judgment/Lien Type:	Civil
Date Filed:	01/22/2008
Type of Court:	COUNTY COURT
Name of Court:	COUNTY COURT OF HILLS BOROUGH
Location of Court:	HILLS BOROUGH COUNTY FL
Docket/Case #:	0722034
Judgment/Lien Outstanding?	Yes
Broker Statement	THE DEBT WILL BE SATISFIED WHEN RESOURCES ARE AVAILABLE TO PAY ENTIRE BALANCE

End of Report

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